



New Jersey Disaster



Recovery

People Helping People

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FEMA photo by Doug Welty

A FEMA community relations worker pauses next to a reminder that floodwaters from nearby Assunpink Creek rose more than 8 ft. along this warehouse wall after Hurricane Floyd.

Trenton buyouts help reduce losses

When it rained hard in Trenton, N.J., the residents on the first block of Mulberry Street came to expect the worst from nearby Assunpink Creek. It overflowed and flooded the neighborhood time after time, with Hurricane Floyd delivering the latest blow.

But Trenton, a participant in *Project Impact: Building Disaster Resistant Communities*, is moving to reduce future damages with its proposal to buy and demolish Mulberry Street structures that flooded repeatedly.

Early in 1999, long before Hurricane Floyd struck, the Federal Emergency Management Agency (FEMA) provided the first grant money for Trenton to start the voluntary buyout program of 19 homes, a church and a vacant lot on Mulberry Street. In October, additional funding was approved, bringing the FEMA total to about \$1 million, with a local matching share of \$338,250.

"In this case, the buyout program provided a long-term solution to flooding on Mulberry Street," Federal Coordinating Officer Peter Martinasco said. "The buyouts are a way of spending some money now to save money and devastation later."

State Coordinator Lt. Ed O'Neil said, "Trenton wisely used the buyout program to make sure that structures were removed from a very flood-prone area. It is an important tool that a community can use to reduce flood damages."

State and local governments are eligible to apply for the buyout program. Homeowners do not apply directly to FEMA. Individuals should contact their local governments to indicate their interest in participating in the buyout program or in having their homes elevated. The buyout program, part of the Hazard Mitigation Grant program, is administered by the state.

APPLY NOW FOR DISASTER AID

State and federal disaster officials are urging New Jersey residents who suffered damages from Hurricane Floyd in the nine counties declared federal disaster areas to register for assistance as soon as possible.

"We want to get as many flood victims as possible registered so that they may get the help that they need to get back on their feet," said Lt. Ed O'Neil, state coordinating officer of the New Jersey Office of Emergency Management.

Federal Coordinating Officer Peter Martinasco of the Federal Emergency Management Agency (FEMA) added that flood victims should not wait for insurance settlements before registering for assistance to cover uninsured or underinsured losses.

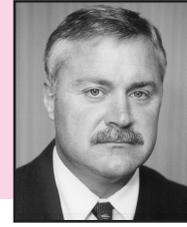
"Apply now to protect your ability to get help if you find out later that you need it," Martinasco said.

To register, homeowners, renters and businesses can call the FEMA toll-free line at 1-800-462-9029 (for the speech and hearing impaired, 1-800-462-7585).

Through Nov. 4, 18,926 people had called the registration line. The disaster housing program had approved 10,693 checks, totaling \$21.7 million. The U.S. Small Business Administration had approved \$36.5 million in loans.

SBA now allows businesses to apply directly to SBA for disaster loans by calling 1-800-659-2955. However, individuals applying for SBA loans still must register first with FEMA.

Apply by Phone
1-800-462-9029
(TTY: 1-800-462-7585)
7 a.m. to 7 p.m.
Seven Days a Week
TOLL FREE



A message from
Federal Coordinating Officer
Peter Martinasco

It's only natural that the New Jersey victims of Hurricane Floyd wish to forget the unpleasant past and move on. But I'm asking them to resist that temptation briefly and, while the memories of Floyd are still fresh, think about what they could do to make sure they're better protected.

There are many ways to minimize the effects of a future flood, from elevating your water heater to elevating your entire house.

Flood insurance can protect you from financial loss.

If damage is severe, you may consider moving out of harm's way. FEMA is helping thousands of people across the country do that through its buyout program.

The FEMA buyout program is strictly voluntary. No one will force you to sell your home. The program will provide you with the fair market value of your home – before the flood. You can't apply directly to FEMA. But you can go to your local officials for information.

The buyout program is just one of many options. But doing nothing should not be an option. Don't wait for disaster to strike again – and again. You can act now to safeguard your future.

A message from
State Coordinating Officer
Lt. Ed O'Neil

Over the past several weeks, I have continued to visit the communities that felt the wrath of Hurricane Floyd. During those visits, I had numerous opportunities to speak with you and your public officials, in an effort to identify the needs of your communities.

Emergency managers commonly recognize four phases of emergency management: preparedness, response, recovery and mitigation. As I meet with you and your leaders I am reminded of the words of my boss, Captain Kevin Hayden, "The hallmark of recovery is mitigation." Truer words are seldom spoken.

Mitigation measures are actions that homeowners, as well as communities, can take to protect themselves and their properties from a variety of hazards.

I urge public officials to follow three simple steps to help their communities better prepare for future disasters.

First, listen to your residents and business leaders. They will provide the feedback that is most important in your decision-making process.

Next, you need to learn from this disaster by objectively analyzing your community's needs and response.

Finally, as the officials your residents look to in times of crisis, you must be prepared to lead your community in the right direction by designing mitigation projects that will benefit the community in years to come.

Preparing for the next flood

Year after year, flooding is the leading cause of property loss from natural disasters in this country.

Here are some ways you can protect your family and belongings from danger.

Floodproof your home. Make all appropriate structural and environmental changes to limit the potential for flood damage. For more information, call the FEMA Helpline at **1-800-525-0321** or visit FEMA's website, www.fema.gov.

Purchase flood insurance. Even if you have floodproofed your home, you still need protection from unexpected flood events.

Make an evacuation plan. Know your community flood evacuation routes. Keep a full tank of gas in your car. Know how to shut off electricity, gas and water. Have the tools you will need on hand. Make arrangements to take your pets to a kennel or a friend's home.

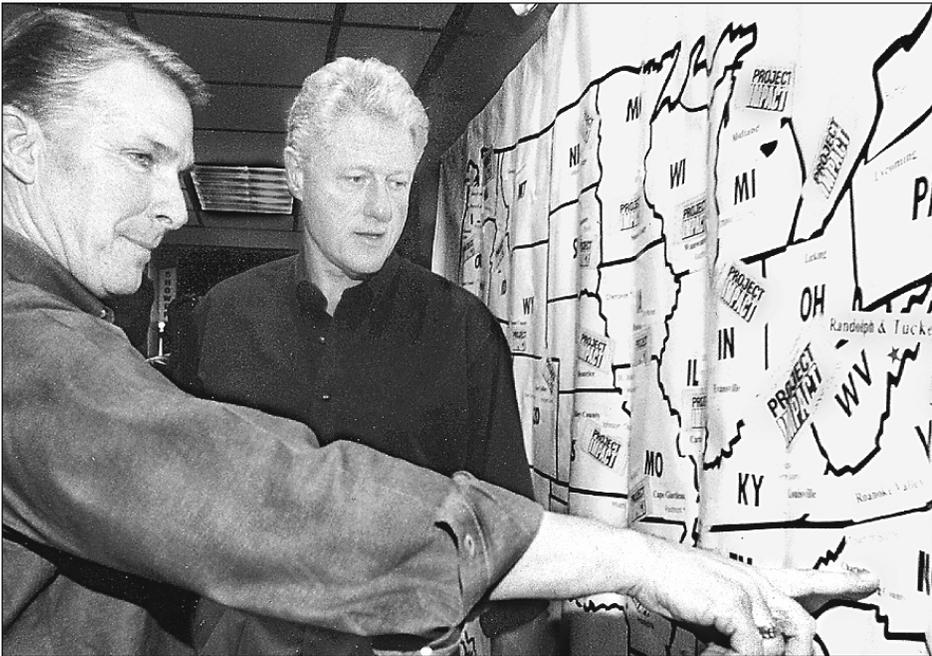
Make a record of your personal property. Photograph or videotape your

belongings. Keep the records in a safe place.

Store valuables. Keep insurance policies, deeds, property records and other important papers in a safe place away from your home.

Assemble a flood-supply kit. Include first-aid supplies and required medications, canned food and a can opener, at least three gallons of water per person, protective clothing, bedding or sleeping bags, a battery-operated radio, a flashlight with extra batteries and special items for infants and the elderly.

Project Impact Special Section



FEMA director James Lee Witt points out Project Impact communities to President Clinton, who came to FEMA for a briefing on first days after Hurricane Floyd.

PROJECT IMPACT: A NEW APPROACH

The increasing number and severity of natural disasters over the past decade created the need to reduce the threat from hurricanes, tornadoes, severe storms, floods and fires.

That's why communities across the country are changing the way they deal with disasters through *Project Impact: Building Disaster Resistant Communities*, a nationwide initiative established by FEMA in 1997.

Project Impact communities are taking actions that help protect themselves from the devastating effects of natural disasters. These communities are forging private-public partnerships, educating their citizens and taking actions that dramatically reduce disruption and loss.

Currently there are about 200 *Project Impact* communities nationwide, including five New Jersey communities. More than 1,000 businesses have become *Project Impact* partners. And these numbers are growing.

A common-sense approach to reducing damage, *Project Impact* operates on three principles: preventive actions must be decided at the local level; private sector participation is vital; and long-term efforts and investments in prevention measures are essential.

What's the incentive to join the *Project Impact* initiative? A disaster-resistant community is able to bounce back from a natural disaster with far less loss of property and consequently a much lower cost for repairs. Businesses and employees suffer less disruption and lose less productive time.

For more information about *Project Impact*, call 202-646-4622 or visit the FEMA website, <http://www.fema.gov>.

Three coastal towns join *Project Impact*

The flood-prevention message is spreading through New Jersey, with three more New Jersey communities – Avalon, Ocean City and Stafford – joining the nationwide initiative, *Project Impact: Building Disaster Resistant Communities*.

New Jersey now has five *Project Impact* communities. In addition to the oceanfront communities, officially designated Nov. 1, the inland cities of Trenton and Rahway already were *Project Impact* participants.

Ocean City, Avalon and Stafford are vulnerable to hurricanes, nor'easters and back-bay flooding. But all have come up with plans to reduce losses from disasters.

For instance, Ocean City, a seaside resort at the northern end of Cape May County, is in the process of elevating 13 back-bay properties

that repeatedly flood. The city has developed a strong partnership with businesses, including Commerce Bank, which is offering low-interest loans to cover the homeowners' share of the elevation costs. FEMA funds cover 75 percent.

Stafford, an Ocean County township with 10,800 dwellings, is working to improve storm drains on Mallard and Cedar Bonnet islands, both in the back bay. And it has an Adopt-a-Drain program, in which residents and groups make sure storm drains remain unclogged.

On the northern end of Seven Mile Beach Island is Avalon, a community working on a major effort to reduce flooding in its business district. Among other actions, the city will install nine special prefabricated pumps and install them next to back-bay outfalls.

Build disaster-resistant communities

TAKE CHARGE OF THE FUTURE

You do not have to wait for your community to join *Project Impact* officially to work toward making your community disaster resistant. New Jersey individuals, community organizations and towns already are realizing that goal.

In some cases, residents are elevating their homes and taking other measures to protect their properties from wind or floods. Local agencies are building disaster-resistant infrastructure. Businesses are safeguarding their premises.

Here are examples of New Jerseyans demonstrating the spirit of *Project Impact*:

* * *

Four years ago, hair stylist Cathy Blair searched for and bought an elevated house on the Edwin B. Forsythe Refuge in southern Ocean County.

"My house is elevated more than 11 feet above flood level," Blair said. "That's the first thing I did. Then I made sure I

had plywood precut to fit my windows. And I tied down everything outside and secured it."

Blair said her house has weathered severe storms without damage, including Hurricane Floyd. But she worried about her neighbors.

"I was the only person on my street who boarded her windows for Floyd," she said. "I had no damage, but I'm sure others did."

She hopes to convince others to join her campaign to protect themselves and their community. She wants to start "Operation Plywood," which would involve 4-H Clubs and high school groups in cutting plywood for the elderly "so they don't have to wait to the last minute to protect themselves."

* * *

Dunellen residents Michael and Maryann Robinson learned in 1996 how destructive the usually quiet Green Brook could become. The brook overflowed its banks and badly damaged their home.

They had flood insurance, though, to help them rebuild. And when they did rebuild, they rebuilt safer. They elevated their home four-and-a-half feet. The foundation was specially constructed with openings allowing the floodwaters to pass through.

When Hurricane Floyd caused Green Brook to flood again their elevated house remained high and dry.

* * *

When Hurricane Floyd arrived, Bergen Regional Medical Center was ready to deliver far more than medical attention for the sick and injured. Hospital personnel organized and staffed a special needs and general population shelter. Residents from nearby towns and evacuees from local nursing homes were able to take refuge there.

The hospital's staff helped transport non-ambulatory persons. They triaged and admitted evacuees with medical needs. They telephoned family members of nursing home patients who had been moved, some twice. They served breakfast, lunch and dinner to residents affected by the flood. They even walked a dog for one evacuee.

Hospital spokeswoman Leslie Schwartz recommends that hospitals and local offices of emergency management establish partnerships during the planning process.

"What disaster will not have a medical component," she asked, adding that hospitals could exercise their plans in conjunction with local emergency services organizations.

* * *

Little Ferry, a low-lying town in the New Jersey Meadowlands, invested in a new \$2 million pumping station and a tide gate to help control the floodwaters and tidal surges that so often had swamped parts of the town.

Hurricane Floyd was the first test for the Losen Slote pumping station. To the relief of residents, the station exceeded expectations.

Learning flood prevention lessons

As New Jersey recovers from the destruction of Hurricane Floyd, homeowners are being offered an Internet course that instructs them on how to protect their homes from future natural disasters.

The independent study course, *Mitigation for Homeowners* (IS 394), is free of charge and can be downloaded from the FEMA website.

"The course enables people to learn valuable mitigation techniques at home and at their own pace," Federal Coordinating Officer Peter Martinasco said.

Mitigation for Homeowners will help residents:

- Identify which natural hazards affect their community.
- Determine which natural hazard

is most likely to affect them.

- Locate specific risks unique to their particular home or business.
- Formulate a targeted plan of action to reduce risks to their property, family and home.

"Information is a powerful tool that people can use to help reduce damage from future hurricanes or flooding," said State Coordinating Officer Lt. Ed O'Neil of the New Jersey Office of Emergency Management.

In addition to signing up through the website, individuals and groups also can enroll by contacting the national Emergency Training Center in Emmitsburg, Maryland at **1-301-447-1076**.

unities through *Project Impact*

RAHWAY ACTS TO TAME A RIVER

In the 19th century, the Rahway River helped the Northern New Jersey community of Rahway prosper as a carriage-manufacturing center. At one point, six ships a day sailed up the river to fill its holds with Rahway's popular product.

But in recent times, with horse-drawn carriages only a chapter in Rahway's history, its river is seen as a menace, sporadically overflowing its banks and flooding homes and businesses.

Rahway started to fight back in the 1960s, when the U.S. Army Corps of Engineers built a levee for the community that, with the help of three big pumps, protected land along one side of the river. In this decade, Rahway's flood-prevention efforts accelerated.

Designated a 1999 *Project Impact* community, Rahway has pursued a variety of damage-reduction options and has mobilized businesses to join the flood prevention cause.

The following are some of these measures.

* * *

A process is under way to transform often-flooded riverside properties into an environmentally friendly open space. The city received funding from FEMA's voluntary buyout program to help purchase and demolish 11 homes on frequently flooded land on the river. The New Jersey Department of Environmental Protection provided other funds. After the structures are razed, the city will use some of its FEMA *Project Impact* money to remove a landfill and restore the floodplain.

Rahway plans to acquire an additional 15 structures at a separate location on the river, remove them and build new housing on higher, safer ground nearby.

* * *

When repeated flooding inundated businesses and homes along Totten Street — almost causing a local auto dealership to move out of town — Rahway decided it was high time to find a solution.

"The problem was a tidal-influenced



FEMA photo by Michael Raphael

Rahway official Jimmy Lynch points to a floodprone waterfront being cleared of structures and converted into parkland along New Jersey's Rahway River.

stream, unmarked and unnamed, attached to the storm drain system," said Jimmy Lynch, Rahway's natural resources manager. The Rahway River, which has tidal changes averaging five feet a day, would surge back into the storm drains when the river flooded.

The city installed a pump and a tide gate, which controlled tidal surges.

"There was zero loss this time," said Lynch. "It only took one storm to recoup the money spent."

* * *

During Hurricane Floyd, the Gaffney-Kroese Electrical Supply Corp. near the banks of the Rahway River, learned the value of flood prevention. Last year, the company raised much of its stock above the floor of the storeroom. The project cost \$15,000 in surplus shelving and labor for installing the shelves on Saturdays over a three-month period.

When Floyd struck, the company storeroom took 13 inches of floodwater. But elevating the stock paid off. About \$500,000 in stock ready for customers remained untouched.

* * *

Rahway is planning a program to educate businesses — particularly its smaller ones — on how they can protect themselves from natural and

man-made disasters. Contingency Planning Exchange, a New York disaster-preparedness company that donates its expertise to *Project Impact* communities, will help present the event.



Recovery is published by the Federal Emergency Management Agency and the New Jersey Office of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
DR 1295

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Buyouts move people out of harm's way

If my home is being bought out, will I have to give up the temporary housing FEMA is providing?

No. FEMA can reimburse rent for up to 18 months for eligible applicants.

How does the community determine the fair market value of a property that is to be bought out?

The community must hire either a qualified appraiser to determine the pre-flood fair market value of the property or use an existing, documented estimate of value from determinations made before the flood (such as tax assessed value). All properties in a community must be appraised using the same criteria.

Do I have to accept the offer?

No. Participation in the program is strictly on a voluntary basis. The program contains provisions for homeowners to appeal the buyout offer. Contact your local officials for specific details.

Can I relocate my home to another area in a floodplain?

No.

If I don't want to participate now, but I change my mind later, can I get assistance to relocate or be bought out?

Your local officials could tell you if the community is still participating in the buyout program. If the project in your community has already been completed, you would no longer be able to participate.

If I think I might want to be part of an Hazard Mitigation Grant Program buyout, should I spend money repairing my house?

You may choose to make basic repairs to make the house liv-

BUYOUTS

Questions and Answers

able, but all repairs must be fully documented with receipts. If you receive federal assistance to make repairs, keep receipts to show they were made and that amount will not be deducted from the sale price.

Once a buyout offer is accepted, how long does the closing take?

The average closing is 45 days, barring any complications.

If my home is to be bought out, can I remove such items as a furnace, water heater or carpet?

If you wish to keep some items, contact your community representative. In general, demolition contracts made between the community and the contractor specify salvage procedures. It is possible the fair market value of the items you take would be deducted from your buyout payment.

Is it possible under HMGP to buy a home even if it has no damage?

Yes. An undamaged home could be eligible if it met certain conditions (located within a floodplain or contiguous to damaged structures being removed from a floodplain).

Can businesses participate in a buyout?

Yes, in some states and under certain circumstances. Business owners should contact their local officials for details.

How does my state decide which properties to buy?

Your state sets priorities. It may determine, as an example, that only properties that are severely damaged or destroyed and in a "floodway" (an area near a waterway that is at risk for flooding) will be considered. Decisions vary from state to state and from community to community.

If I want my property to be acquired, whom should I call?

Contact your local officials to find out what is happening in your community.

DON'T WAIT TO MAKE REPAIRS

Move ahead with flood repairs and loan applications even if your flood-damaged home might be part of a future buyout program, disaster officials advise.

"People who have received grants for household repairs should go ahead and make those repairs and keep their receipts," said Federal Coordinating Officer Peter Martinasco. "As long as the homeowner has receipts for appropriate uses of the grant funds, they will not be deducted from any potential future buyout settlement."

"We won't be able to buy all the properties we might like to, and making those difficult choices takes time," explained State Coordinating Officer Lt. Ed O'Neil. In the meantime, people should make basic repairs and keep their receipts."

People affected by the floods should also go ahead and file with the U.S. Small Business Administration (SBA) by the deadline.

Buyout programs are efforts in which properties in frequently flooded areas are purchased by local government in order to reduce future flood losses. Homes in buyout areas are purchased at prices based on their pre-flood fair market value.



Make *sure* disaster aid goes to those who deserve it.

FEMA Fraud Hotline 1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.



FEMA photo by Barbara Fair

Cathy Blair's disaster-resistant home in Ocean County has not suffered damage since she bought it four years ago (see article on page 4).

Towns rewarded for flood control

Long Beach Township in Ocean County has a new moniker thanks to its efforts to prevent future flooding. It proudly calls itself the "Class Seven Town."

The township earned that designation from FEMA's National Flood Insurance Program shortly before Hurricane Floyd struck New Jersey. It meant that starting Oct. 1, residents and businesses in the township pay flood insurance premiums 15 percent below the regular rates.

To become a "Class Seven," the township took actions to reduce damage from floods. It mapped its storm drainage system, for instance, and inspected its 1,400 outlets twice a year to prevent them from clogging up.

The community has an outreach program, operating booths at seasonal and special events to inform people about flood insurance and ways to reduce flood losses.

"There was a big interest at our Chowder Fest after Hurricane Floyd," recalled Joanne Tallon, the township's zoning officer and coordinator for the Community Rating System, which determines flood insurance discounts.

The barrier island community, which has about 8,000 homes, isn't resting on its Class Seven laurels. Its next step is to elevate many of the 40 houses that repeatedly flood along its back bay. Tallon said the community received a grant of about \$850,000 to cover 75 percent of the cost of elevating homes. Homeowners contribute 25 percent of the cost of the work.

Long Beach is one of three New Jersey communities that qualify as a Class Seven — the best rating on the current list of participating towns — in the flood insurance program's Community Rating System. The other two are Cape May Point and Margate.



To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

“Helping Hands” offer food, solace

Since Tropical Storm Floyd passed through the Bergen County community of Rochelle Park, Linda Reichert and the members of the Church of the Sacred Heart Helping Hands Ministry have prepared a nightly respite supper for 70 families.

Their weekly “to do” list would challenge even the most organized manager -- daily bakery runs and “food rescues,” visits to produce farms for fresh vegetables, sorting donated canned goods from perishables, managing cash donations, menu planning, coordinating large kitchen donations, transporting extra supplies to other area soup kitchens and running a food pantry six days a week. Yet Reichert makes it look easy and enthusiastically shares the credit with her volunteer staff members and other area churches who “...do it all with a smile and an open heart.”

“We could write an instruction book on how to respond to a disaster,” she mused. Reichert and her family are flood survivors who were evacuated by boat – she describes the experience as a “nightmare,” but praises the emergency responders who rescued them. Afterward, Reichert walked through the town to look at the damage with Pastor Lewis Papera and knew that a lot of recovery work lay ahead.

A huge “Helping Hands” quilt decorates one wall of the Sacred Heart lower church hall. The kitchen, dining and



Photo by Mary Goepfert/NJOEM

“Helping hands” volunteers unload donated groceries for flood victims.

food storage areas are clean and orderly. Staff members schedule their agendas and tasks for the day. All of this belies the storm-ravaged homes and businesses nearby; Rochelle Park was one of the hardest hit communities in Bergen County. The Helping Hands Ministry, which normally operates a food pantry on Saturday mornings, expanded its operations to meet the needs of community members who might spend up to twelve hours a day cleaning up and rebuilding – serving not only chicken soup, but “chicken soup for the soul.”

“The suppers have become more than just physical nourishment – people

relax and share what’s going on in their lives and it helps their emotional recovery to know that they are not alone in their experiences,” Reichert explains. “People stay and talk long after dinner is over, and over the course of time, we’ve seen despair turn to hope – we’ve even seen the positive changes in our neighbors’ facial expressions.”

The process of rebuilding continues in Rochelle Park, where at nightly church suppers, strangers have become friends; and where community members have discovered that their own spirit and determination is stronger than the flood waters which threatened to destroy them.



CLIP & Save

IMPORTANT phone numbers

■ FEDERAL AGENCIES

- FEMA Registration 800-462-9029
(TTY for hearing/speech-impaired) . . 800-462-7585
- Disaster Information Helpline 800-525-0321
(TTY for hearing/speech-impaired) . . 800-462-7585
- FEMA Fraud Detection 800-323-8603
- National Flood Insurance Program 800-720-1090
- Internal Revenue Service 800-829-1040
(TTY for hearing/speech-impaired) . . 800-829-4059
- Housing and Urban Development Hotline 800-669-9777
- Social Security Administration 800-772-1213
- Veterans Affairs 800-827-1000

- U.S. Small Business Administration . . . 800-659-2955
- Agricultural Aid
- Rural Development Agency 609-265-3600
- Farm Service Agency 609-298-3446

■ STATE AGENCIES

- N.J. Dept. of Insurance 609-292-5360
- Legal Services 732-249-5000
- N.J. Tax Hotline 609-588-2200
- N.J. Division of Consumer Affairs 800-242-5846
- N.J. Health/Senior Services 800-792-8820
- Unemployment and Disability Claims . . 609-292-2121

■ VOLUNTARY AGENCIES

- American Red Cross 800-947-1828
- Salvation Army 800-SAL-ARMY